

THIS MORTGAGE, made this 20th day of September, 1983, by and between
PHILLIP G. HITESHEW and SANDRA L. HITESHEW, husband and wife -----
hereinafter called "Mortgagor," and FREDERICKTOWN BANK & TRUST COMPANY -----
and by Sept 20 1983 at 3:30 PM P AS SIGNED BY PHILLIP G. HITESHEW, hereinafter called "Mortgagee."

WITNESSETH: WHEREAS, Mortgagor now stands indebted unto Mortgagee in the sum of
----- TWENTY THOUSAND -----
Dollars (\$ 20,000.00), which sum was lent to the Mortgagor, evidenced by a note of even date herewith
payable to the said Mortgagee, or order, with interest from date at the rate of fifteen -----
per cent (15 %) per annum on any unpaid balance under terms and provisions set forth in said note.

It is stipulated and warranted that the loan hereby secured is a Commercial
loan within the meaning of Title 12, Commercial Law, Annotated Code of Maryland.

23.00
132.00
155.00

AND WHEREAS, for the better securing of the payment of said single bill or note or notes that may be
given hereafter in extension or renewal of the note referred to above or any part thereof, the Mortgagor does hereby
execute this mortgage;

NOW, THEREFORE, in consideration of the sum of Ten Dollars (\$10.00), in hand paid, the said Mortgagor
does hereby grant and convey in fee simple unto Mortgagee, its or their heirs, personal representatives, successors
or assigns, hereinafter collectively called "Mortgagee", all the following described real estate:

Part of
PARCEL NO. 1: All that tract or parcel of land situate, lying and being near
the intersection of Powell Road and Mountaindale Road, in Lewistown Election
District, Frederick County, Maryland, and more particularly described as
follows:

BEGINNING at a 6 inch post, located on the western margin of Powell
Road, formerly known as Bowers Road, said point of beginning being also the
beginning point of a tract of land described and conveyed in a deed from Ralph
J. Cline, et al, unto Stephen Boswell, Jr., dated July 21, 1947, and recorded
in Liber 464, folio 179, one of the Land Records of Frederick County, Maryland,
and running thence with the western margin of Powell Road, South 06° 04' East
257.00 feet to a P. K. nail set at the point of intersection of the western
margin of Powell Road and the northern margin of Mountaindale Road; thence
along the northern margin of Mountaindale Road, South 82° 26' west 327.23 feet
to a corner post standing at the southeast corner of a parcel of land referred
to as the "Bungalow Lot" and as excepted from the whole tract of land described
and conveyed in a deed from Grayson Eichelberger unto Nelson D. Ramsberg
dated November 19, 1867 and recorded in Liber C.M. 1, folio 211, one of the
aforesaid Land Records; thence by and with the eastern boundary of said parcel,
North 00° 54' East 281.85 feet to an iron pin, said pin intersecting the first
line of the Stephen Boswell tract as hereinabove described; thence with said
line reversed, North 86° 43' East 293.20 feet to the point of beginning,
containing 1.910 acres of land, more or less, as described on Plat of said
property as prepared by J. Harry Koller, Land Surveyor, dated June 27, 1966.

continued

EXHIBIT #1